I work for a Teleservices firm and I am concerned that the proposed rule changes will limit our companies ability to operate thus losing jobs. I'm a single Mom and I have worked for the firm for 7 years. I don't have a college degree and if I were to lose my job I would have a very difficult time finding a new one with todays job market. I would be forced to go on welfare. I think you should focus your efforts on enforcement of the current laws and go after those few bad firms. Our company follows the laws to a T but I do realize that some don't. Enforce the current laws!